

## **SUMMARY OF INSURANCE COVERAGES**

**EFFECTIVE JULY 1, 2015**

### **Airport Liability**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: AIRP20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$5,000,000 per occurrence

### **Aviation Hull and Liability**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: AHL20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Liability: \$5,000,000 per occurrence  
Hull: Agreed value per aircraft; \$1,000 agency deductible per occurrence

### **Automobile Liability & Physical Damage – Includes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: ALPD20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Liability: \$5,000,000 per occurrence  
Physical Damage: \$1,000 Deductible Collision  
\$1,000 Deductible Comprehensive

### **Bond – Excludes Superdome (see Crime – Excludes Superdome)**

### **Bond – Superdome Only (See Crime – Superdome only)**

### **Bridge Property Damage**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: IM20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: LA 1 Toll Road: \$4,100,000 per occurrence limit for property damage;  
\$6,111,228 per occurrence limit for Business Interruption. LA Tech  
University Pedestrian Bridge: \$550,000 per occurrence limit for property  
damage; \$5,000,000 per occurrence limit for Business Interruption.

### **Commercial General Liability (includes Personal Injury & Advertising Liability) – Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: CGL20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate.

**Commercial General Liability (includes Personal Injury & Advertising Liability) –  
Superdome Only**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: SCGL20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Provides \$5,000,000 BI/PD per occurrence, no aggregate. Includes law enforcement and garage keepers.

Excess: Broker: Arthur J. Gallagher  
  
Lexington Insurance Company  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$5,000,000 excess of \$5,000,000 SIR. Includes law enforcement. Excludes garage keepers.

Great American Insurance Company  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$15,000,000 excess of \$5,000,000 SIR. Includes law enforcement. Excludes garage keepers.

National Union  
Broker: Risk Services of Louisiana  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$25,000,000 excess of \$25,000,000 SIR. Excludes law enforcement and garage keepers.

Allied World Assurance Company  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$25,000,000 excess of \$50,000,000. Excludes law enforcement and garage keepers.

Alterra America Insurance Company  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$25,000,000 excess of \$75,000,000. Excludes law enforcement and garage keepers.

### **Crime – Excludes Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: CRIM20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Crime: \$2,000,000 blanket crime coverage for all locations handling money and securities with \$1,000 deductible. Also includes coverage for depositors forgery.  
Bond: \$500,000 employee theft coverage per occurrence and \$100,000 employee faithful performance per occurrence, both subject to \$1,000 deductible. Also provides coverages for public officials, notaries and property managers.

### **Crime – Superdome Only**

Commercial Coverage: Hiscox Insurance Company  
Broker: Arthur J. Gallagher  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$500,000 with \$250 per occurrence deductible; includes 3<sup>rd</sup> party and employee theft

### **Equipment Breakdown Protection Coverage – Includes Superdome (excludes LSU-Baton Rouge)**

See Property

### **Medical Malpractice Liability**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: MMP20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Provides \$5,000,000 per occurrence.

### **Property – Includes Superdome (excludes LSU-Baton Rouge)**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: BP20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$50,000,000 limit per occurrence for Flood and Named Windstorm, with a \$50,000,000 aggregate for Flood only; \$10,000,000 per occurrence/aggregate for all other perils; \$1,000,000 trailing deductible for aggregated perils. \$500,000 per occurrence limit for Boiler and Machinery with a trailing deductible of \$50,000. All limits include Business Interruption and Extra Expense coverage. Agency deductibles: \$1,000 non-flood loss; \$5,000 flood loss.

Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings.

Business interruption coverage part is limited to one (1) year.

Excess: Broker: Arthur J. Gallagher  
Policy Number: Various  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Excess Following Form All Risk Building and Personal Property Coverage, excluding Fine Arts: \$800,000,000 All Other Perils limit, except Named Windstorm, Earthquake and Flood; \$400,000,000 Named Windstorm limit (includes ILS Top & Drop and treaty reinsurance layer); \$325,000,000 sublimit for flood. \$1,000,000 trailing deductible applies once each self-insured retention aggregate has been met or exceeded.

Fine Arts: \$250,000,000 per occurrence; Deductibles - \$2,500 Permanent Collection, \$0 Loans, \$25,000 Wind/Flood peril  
Stand-Alone Policy: XL Specialty Insurance & Lloyds of London

Equipment Breakdown/Boiler & Machinery: \$250,000,000 per occurrence; \$50,000 trailing deductible once \$500,000 self-insured retention aggregate has been met or exceeded.  
Stand-Alone Policy: XL America Insurance Company

Certified and Non-Certified Terrorism and Biological & Chemical Terrorism:  
Stand-Alone Policy: Lloyds of London

Certified & Non-Certified Terrorism	\$150,000,000 per occurrence/aggregate property damage/time element \$25,000,000 per occurrence/aggregate liability \$10,000 deductible
Biological & Chemical Terrorism (CBRN)	\$10,000,000 per occurrence/aggregate \$100,000 deductible

Excess Layer Schedule To Be Added.

### **Property – Small Boards and Commissions (Excluded from Excess Property Program)**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: SBCBP20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: \$15,000,000 limit per occurrence including Named Storm, Flood and Earthquake; \$15,000,000 per occurrence limit for Boiler and Machinery per One Breakdown. All limits include Business Interruption and Extra Expense coverage. Agency deductibles: \$1,000 non-flood loss; \$5,000 flood loss.

Replacement cost on buildings; actual cash value on business personal property and movable/mobile buildings.

Business interruption coverage part is limited to one (1) year.

### **Publishers Media Liability**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: PML20152016  
Policy Period: July 1, 2015 to July 1, 2016

Comment: \$5,000,000 per occurrence, no aggregate, no deductible.

## **Wet Marine**

### **Hull Coverage, Protection & Indemnity (incl. Towers and Collision)**

**NOTE:** All boats 26' or less and all rowboats (regardless of length) are covered by Commercial General Liability Policy for third-party liability claims and Property Policy for hull coverage.

**Commercial Coverage:** Broker: Arthur J. Gallagher  
Policy Number: Various  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: As scheduled (see below)  
\$100,000,000 for P&I including masters/crew and/or employees;  
agreed value scheduled hull. Deductibles: Hull - \$250,000 per  
occ. ferries, \$200,000 all other vessels; P&I - \$750,000 per occ.

**Hull** (100% Agreed Value Per Vessel, with \$250,000/200,000 Hull Ded.)

- Underwriters at Lloyds of London (Chubb)

**Pollution** (\$5,000,000 OPA, \$1,000,000 Fines/Penalties)

- Safe Harbor Pollution

**Protection & Indemnity** (\$1,000,000, with \$750,000 P&I Ded., excludes pollution & crew)

- Underwriters at Lloyds of London (Hiscox)

**1<sup>st</sup> Layer Excess Marine Liability** (\$24,000,000 xs \$1,000,000, incl. pollution & crew)

- Zurich American Insurance Company
- Liberty Mutual Insurance Co.
- New York Marine & General Insurance Co.
- Navigators Insurance Company
- Markel American Insurance Company

**2nd Layer Excess Marine Liability** (\$25,000,000 xs \$25,000,000, incl. pollution & crew)

- AGCS Marine Insurance Company
- New York Marine & General Insurance Co.
- Continental Insurance Company
- Endurance American Insurance Company

**3rd Layer Excess Marine Liability** (\$25,000,000 xs \$50,000,000, incl. pollution & crew)

- Zurich American Insurance Company
- Liberty Mutual Insurance Co.
- New York Marine & General Insurance Co.
- AGCS Marine Insurance Company

**4th Layer Excess Marine Liability** (\$25,000,000 xs \$75,000,000, incl. pollution & crew)

- AGCS Marine Insurance Company
- New York Marine & General Insurance Co.
- Continental Insurance Company
- U.S. Fire Insurance Company
- Endurance American Insurance Company

## **Workers' Compensation and Employers' Liability – Excludes LSU-Baton Rouge & Superdome**

Primary: Louisiana Self-Insurance Fund  
Self-Insured by ORM  
Policy Number: WC20152016  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Statutory employee benefits  
\$5,000,000 employers liability each accident/disease.

High Deductible Program: \$100,000 agency deductible per occurrence, no aggregate  
PBRC (4413-4417)  
LSUA (4438-4442)  
LSUHSC-S (4483-4487)  
LSUHSC-NO (4489-4494)  
LSUE (4498-4502)  
LSUS (4518-4522)

### **Workers' Compensation – Superdome Only**

Commercial Coverage: Louisiana Workers Compensation Corporation (LWCC)  
Broker: Arthur J. Gallagher  
Policy Number: TBD  
Policy Period: July 1, 2015 to July 1, 2016  
Comment: Statutory employee benefits  
\$1,000,000 employers liability each accident/disease